

Form 6- Summ

**United States Bankruptcy Court
District of Massachusetts**

In re **John K Buck**

Debtor

Case No. _____

Chapter

7

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	6	\$ 27,698.00		
C - Property Claimed as Exempt	YES	3			
D - Creditors Holding Secured Claims	YES	1		\$ 14,789.00	
E - Creditors Holding Unsecured Priority Claims	YES	3		\$ 19,736.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 140,708.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 4,892.13
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 4,851.00
Total			\$ 27,698.00	\$ 175,233.00	

FORM B6A

(10/05)

In re: **John K Buck**

Debtor

Case No. _____

(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Total >			0.00	

(Report also on Summary of Schedules.)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			

Form B6B-Cont.
(10/05)

In re **John K Buck**

Debtor

Case No. _____

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America Haverhill, Ma.		789.00

Form B6B-Cont.
(10/05)

In re **John K Buck**

Debtor

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Sovereign Bank Lawrence, Ma.		3,500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous Furniture		4,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			

Form B6B-Cont.
(10/05)

In re **John K Buck**

Debtor

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
6. Wearing apparel.		Miscellaneous Clothing		500.00
7. Furs and jewelry.		Miscellaneous Jewelry		400.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.		Citicorp Global Markets 53 State Stret 39th Floor Boston, Ma. 02109		973.00
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.		USAA 9800 Fredericksburg Road San Antonio, TX. 78288		2,536.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

Form B6B-Cont.
(10/05)In re **John K Buck**

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Lincoln Haverhill, Ma. 01832		15,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			

Form B6B-Cont.
(10/05)

In re **John K Buck**

Debtor

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
5 continuation sheets attached				\$ 27,698.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Form B6C
(10/05)

In re John K Buck
Debtor

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

☒ 11 U.S.C. § 522(b)(2)

☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2003 Lincoln Haverhill, Ma. 01832	11 USC § 522(d)(2)	211.00	15,000.00

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Bank of America Haverhill, Ma.	11 USC § 522(d)(5)	789.00	789.00

Form B6C-Cont.
(10/05)

In re John K Buck

Debtor

Case No. _____

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Citicorp Global Markets 53 State Stret 39th Floor Boston, Ma. 02109	11 USC § 522(d)(11)(E)	973.00	973.00
Miscellaneous Clothing	11 USC § 522(d)(3)	500.00	500.00
Miscellaneous Furniture	11 USC § 522(d)(3)	4,000.00	4,000.00
Miscellaneous Jewelry	11 USC § 522(d)(4)	400.00	400.00
Sovereign Bank Lawrence, Ma.	11 USC § 522(d)(5)	3,500.00	3,500.00
USAA 9800 Fredericksburg Road San Antonio, TX. 78288	11 USC § 522(d)(11)(E)	2,536.00	2,536.00

FORM B6D
(10/05)

In re: **John K Buck**

Debtor

Case No. _____

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 040836899 Ford Motor Credit P.O. Box 105704 Atlanta, GA 30348-5704		07/01/2005 Security Agreement 2003 Lincoln VALUE \$15,000.00		X		14,789.00	0.00

☐ Continuation sheets attached

Subtotal >
(Total of this page)
Total >
(Use only on last page)

\$14,789.00
\$14,789.00

(Report total also on Summary of Schedules)

Form B6E -Cont.
(10/05)

In re **John K Buck**

Debtor

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Extensions of Credit in an Involuntary Case

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 034-34-2823 MA Department of Revenue P.O. Box 7002 Boston, Ma. 02204-7002		04/01/2007 2005 Taxes		X		9,618.00	9,618.00

\$9,618.00	\$9,618.00

Form B6E
(10/05)

In re **John K Buck**

Debtor

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☒ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E -Cont.
(10/05)

In re John K Buck
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 034-34-2823 IRS Internal Revenue Service Center P.O. Box 37002 Hartford, CT 06176-0002		04/01/2007 2005 Taxes		X		10,118.00	10,118.00

\$10,118.00	\$10,118.00
\$19,736.00	\$19,736.00

Form B6F (10/05)

In re **John K Buck**

Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. 4564-1900-0363-9316 Aspire Payment Processing P.O. Box 23007 Columbus, GA. 31902-3007 Cambece Law Office 800 Turnpike Street North Andover, MA. 01845		02/01/2002 Credit Card		X		4,766.00
ACCOUNT NO. perso Eetterway Industrial Gases 185 Lowell Road Hudson, NH. 03051 Credit Management Servces 9525 Sweet Valley Drive Valley View, OH. 44125		4/05/2004 Consumer Credit		X		103.00
ACCOUNT NO. 4802-1326-4139-0177 Capital One Bank P.O. Box 70885 Charlotte, NC. 28272-0885 Gary H. Kreppel, ESQ 1661 Worcester Road Framingham, Ma. 01701		04/05/2001 Credit Card		X		12,686.00
ACCOUNT NO. 4388-6419-2008-1853 Capital One, F.S.B. P.O. Box 70884 Charlotte, NC. 28272-0884 Account Solutions Group 205 Bryant Woods South Amherst, NY. 14228		03/01/2001 Credit Card		X		408.00

4 Continuation sheets attached

Subtotal >

Total >

\$17,963.00

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules)

Form B6F - Cont.
(10/05)

In re **John K Buck**

Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. 4802-1325-8456-0364 Capital One, F.S.B. P.O. Box 70885 Charlotte, NC. 28272-0885 Account Solutions Group 205 Bryant Woods South Amherst, NY. 14228		04/01/1998 Credit Card		X		4,988.00
ACCOUNT NO. 4802-1325-8481-6618 Capital One, F.S.B. P.O. Box 70885 Charlotte, NC. 28272-0885 NCO Financial Services P.O. Box 61247 Virginia Beach, VA 23466		4/01/1998 Credit Card		X		6,650.00
ACCOUNT NO. 16A71239 CBC Mortgage P.O. Box 163250 Columbus, OH. 43216-3250		11/01/2004 Consumer Credit		X		1,555.00
ACCOUNT NO. 5424180549860846 Citi Cards P.O. Box 91600 Albuquerque, NM. 87199		04/21/1995 Credit Card		X		606.00
ACCOUNT NO. FT8192 Citibank C/O NCO Financial Services 507 Prudential Road Horsham, PA. 19044		08/01/2003 Business Credit		X		796.00

Sheet no. 1 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules)

\$14,595.00

Form B6F - Cont.
(10/05)

In re **John K Buck**

Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. _____ Citizen's Bank of New Hampshire C/O Mirick O'Connell 1700 West Park Drive Westborough, MA. 01581-3941		02/01/2006 Consumer Credit		X		53,286.00
ACCOUNT NO. 5458-0022-0661-9712 Direct Merchants Bank Cardmember Services P.O. Box 21550 Tulsa, OK 74121-1550 Enhanced Recovery Corporation P.O. Box 1967 Southgate, MI 48195		07/01/1995 Credit Card		X		767.00
ACCOUNT NO. N/A John D. Fallon & Robert Grenier d/b/a/ World Wide Video C/o Silberstein & Associates 12 Marshall Street Boston, Ma. 02108		02/01/2003 Small Claim			X	1.00
ACCOUNT NO. 11072269220001 M & T Credit Services One Fountain Plaza P.O> Box 4005 Buffalo, NY. 14203 Creditors Interchange 5230 Washington Street West Roxbury, MA. 02132		01/01/2006 Consumer Credit		X		24,688.00
ACCOUNT NO. 0056446579-0001 Northeast Credit Union P.O> Box 1240 Portsmouth NH. 03802-1240		10/01/2006 Consumer Credit		X		7,837.00

Sheet no. 2 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules)

\$86,579.00

Form B6F - Cont.
(10/05)

In re **John K Buck**

Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. 19234788867 Pitney Bowes Purchase Power P.O. Box 856042 Louisville, KY. 40285-6042		03/01/1998 Customer Credit		X		75.00
ACCOUNT NO. 6035-5178-7248-1451 Staples Credit Plan P.O. Box 689020 Des Moines, IA. 50368-9020		10/01/1998 Consumer Credit		X		753.00
ACCOUNT NO. 7972-2200-0702-4568 Staples Credit Plan P.O. Box 689020 Des Moines, IA. 50368-9020 LTD Financial Services 7322 Southwest Freeway Houston, TX. 77074		02/01/1998 Consumer Credit		X		725.00
ACCOUNT NO. N/A Tara Schultz C/O McCaffrey Professional Association 163 Water Street P.O. Box 616 Exeter, NH 03833-0616		08/01/2006 Small Claim			X	4,877.00
ACCOUNT NO. 90133360411 Toshiba America Info Sys Inc P.O. Box 642111 Pittsburgh, PA. 15264-2111		01/01/1995 Copier Lease			X	1,148.00

Sheet no. 3 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules)

\$7,578.00

Form B6F - Cont.
(10/05)

In re **John K Buck**

Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. 60342551554680047 Verizon P.O. Box 1 Worcester, MA. 01654-0001 KCA Financial Services P.O. Box 53 Geneva, IL 60134		12/01/1995 Phone Service		X		632.00
ACCOUNT NO. 978-975-2066-232-007 Verizon P.O. Box 1 Worcester, MA. 01654-0001 AMO Recoveries 3120 McDougall Avenue Everett, WA. 98201		02/01/1996 Phone Service		X		918.00
ACCOUNT NO. 4121-3729-0007-3361 Washington Mutual P.O. Box 660487 Dallas, TxX. 75266-0433		08/01/1998 Credit Card		X		12,443.00

Sheet no. 4 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules)

\$13,993.00
\$140,708.00

Form B6G

(10/05)

In re: John K Buck Debtor

Case No. _____
(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

NAME AND ADDRESS OF CREDITOR	NAME AND ADDRESS OF CODEBTOR
------------------------------	------------------------------

☐ Check this box if debtor has no codebtors.

SCHEDULE H - CODEBTORS

Form B6H
(10/05)
In re: John K Buck
Case No. _____ Debtor _____
(If known)

Form B61
(10/05)

In re **John K Buck**

Case No. _____

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
Employment:	DEBTOR	SPOUSE
Occupation	Property Manager	CNA
Name of Employer	Parkside Apartments West	Hannah Dustin
How long employed	8 Months	5 Years
Address of Employer	260 Haverhill Street Lawrence, Ma. 01841	180 Mammoth Road Haverhill, Ma. 01832

Income: (Estimate of average monthly income)

	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (Pro rate if not paid monthly.)	\$ <u>4,333.33</u>	\$ <u>1,500.00</u>
2. Estimated monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>4,333.33</u>	\$ <u>1,500.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>941.20</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>941.20</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>3,392.13</u>	\$ <u>1,500.00</u>
7. Regular income from operation of business or profession or firm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>\$0.00</u>	\$ _____
15. TOTAL MONTHLY INCOME (add amounts shown on lines 6 and 14)	\$ <u>3,392.13</u>	\$ <u>1,500.00</u>
16. TOTAL COMBINED MONTHLY INCOME <u>\$ 4,892.13</u> (Report also on Summary of Schedules)		
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.: NONE		

Form B6J
(10/05)

In re John K Buck

Debtor

Case No. _____
(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,423.00</u>
a. Are real estate taxes included? Yes <u>✓</u> No _____		
b. Is property insurance included? Yes _____ No <u>✓</u>		
2. Utilities: a. Electricity and heating fuel	\$	<u>333.00</u>
b. Water and sewer	\$	<u>20.00</u>
c. Telephone	\$	<u>106.00</u>
d. Other <u>Cable</u>	\$	<u>45.00</u>
<u>Water Heater lease Rental</u>	\$	<u>22.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>50.00</u>
4. Food	\$	<u>500.00</u>
5. Clothing	\$	<u>65.00</u>
6. Laundry and dry cleaning	\$	<u>30.00</u>
7. Medical and dental expenses	\$	<u>100.00</u>
8. Transportation (not including car payments)	\$	<u>193.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>100.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>25.00</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>350.00</u>
e. Other	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>439.00</u>
b. Other <u>IRS/DOR Back Tax Payments</u>	\$	<u>1,000.00</u>
<u>Student Loan</u>	\$	<u>50.00</u>
14. Alimony, maintenance or support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other _____	\$	<u>0.00</u>
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	<u>4,851.00</u>

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Total monthly income from Line 16 of Schedule I	\$	<u>4,892.13</u>
b. Total monthly expenses from Line 18 above	\$	<u>4,851.00</u>
c. Monthly net income (a. minus b.)	\$	<u>41.13</u>

Official Form 6 - Decl.
(10/05)

In re John K Buck

Debtor

Case No. _____

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24
(Total shown on summary page plus 1.)
sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 6/15/07

Signature: _____

John K Buck

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)